



RISK MANAGEMENT SERVICE

A dedicated service department
of the Adventist Church in the
South Pacific.

PACIFIC ISLAND PROPERTY PROTECTION FUND

Options for TPUM and NZPUC



PACIFIC ISLAND PROPERTY PROTECTION FUND

Important Information

This document outlines the different cover options available under the Pacific Island Property Protection Fund (Fund).

The Fund is not an insurance policy, rather it is an internal loss fund administered by Risk Management Service (RMS) for the benefit of Seventh-day Adventist Church organisations in the South Pacific Division (other than those based in Australia, New Zealand and Papua New Guinea).

An Aggregate Loss Limit applies, which is the maximum amount payable from the Fund in respect of all losses for all participating Seventh-day Adventist Church organisations that occur within any 12-month period.

The South Pacific Division of the Seventh-day Adventist Church through Risk Management Service (RMS) agrees to protect its church entities against loss or damage from a **covered peril** to church property. **Protection must be requested and listed on a valid Property Certificate of Cover.** Cover is subject to the conditions outlined in this document.

This is not an insurance policy.

Risk Management Service (known as RMS) is a dedicated service department of the Seventh-day Adventist Church in the South Pacific Division.

RMS administers the insurance program for the Adventist Church and helps Adventist organisations with safety and risk management. You will find us within the SPD head office in Wahroonga, NSW, Australia.

If you have any questions about who we are, what we do, or wish to discuss anything contained in this document please contact us - we're ready to help.

Telephone: +61 2 9847 3375

Email: info@rms.org.au

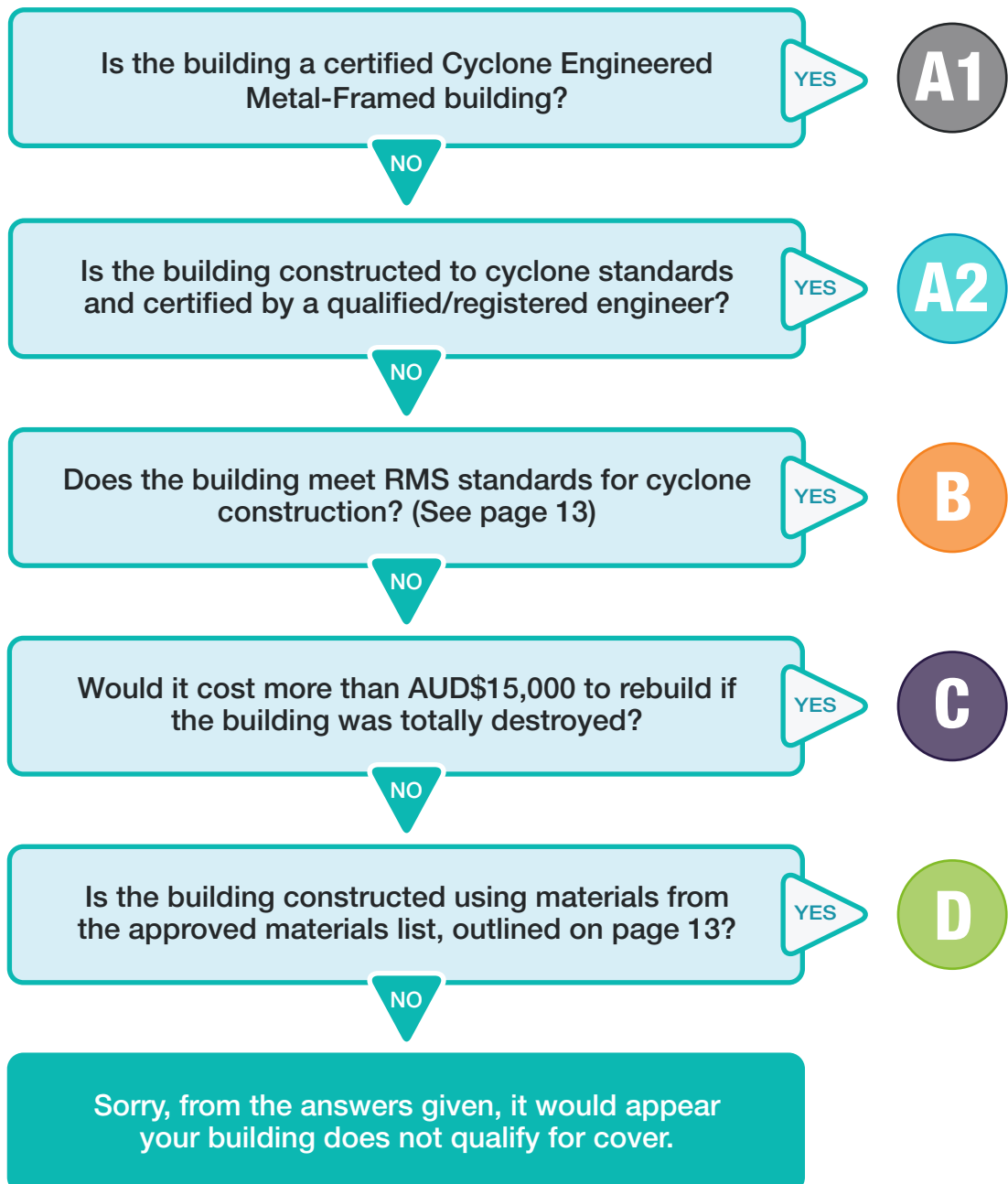
Web: rms.org.au



BUILDING COVER CATEGORIES

What is the right category for your building?

Category Code



BUILDING COVER CATEGORIES

What do they mean?

A1

CATEGORY A1 ENGINEERED METAL FRAMED BUILDING

Suitable for Koolik styled buildings engineered and constructed to cyclone standards.

COVERED PERILS INCLUDING CYCLONE

Full Cover Amount for materials and labour.

ANNUAL COST

0.396% x Cover Amount

EXAMPLE COST FOR \$10,000 OF COVER
\$39.60

A2

CATEGORY A2 ENGINEERED

Suitable for large or high value buildings that are constructed to CYCLONE STANDARDS and CERTIFIED by a qualified/registered engineer.

COVERED PERILS INCLUDING CYCLONE

Full Cover Amount for materials and labour.

ANNUAL COST

0.572% x Cover Amount

EXAMPLE COST FOR \$10,000 OF COVER
\$57.20

B

CATEGORY B RMS STANDARDS

Suitable for large or high value buildings that are well constructed but have NOT been cyclone certified by a qualified/registered engineer.

COVERED PERILS INCLUDING CYCLONE

Full Cover Amount for materials and labour.

ANNUAL COST

0.748% x Cover Amount

EXAMPLE COST FOR \$10,000 OF COVER
\$74.80

C

CATEGORY C WITH LIMITED CYCLONE COVER

Suitable for buildings NOT constructed to Category A1, A2 or B standards.

CYCLONE COVER SUB LIMIT

- Up to maximum AUD\$15,000 for approved Materials Only (see page 13) if covered loss exceeds 2/3rds of covered value.
- Up to a maximum AUD\$30,000 if the repaired or replaced building is engineered to cyclone standards.

FOR ALL OTHER COVERED PERILS

Full Cover Amount for materials and labour.

ANNUAL COST

The first AUD\$15,000 at Category D loading of 0.836% + anything over AUD\$15,000 is 0.352% (in local currency).

D

CATEGORY D MATERIALS ONLY

Suitable for small or lower value buildings that are constructed using materials from the approved materials list.

COVERED PERILS INCLUDING CYCLONE

- Up to maximum AUD\$15,000 for approved Materials Only (see page 13) if covered loss exceeds 2/3rds of covered value.
- Up to a maximum AUD\$30,000 if the repaired or replaced building is engineered to cyclone standards.

ANNUAL COST

0.836% x Cover Amount

EXAMPLE COST FOR \$10,000 OF COVER
\$83.60



Losses under AUD\$500 not accepted.

CONTENTS COVER

What furniture and equipment is inside your building?

ABOUT CONTENTS COVER

Contents Cover can only be used to cover contents actually owned by an Adventist Church organisation. Contents cover provides protection for items inside the insured property, such as furniture, equipment that is stationary, and decorative items.

Contents cover cannot be used to cover the personal property of employees, volunteers or any other person.

Contents cover is not intended to cover equipment that is moved around or taken offsite regularly. For this type of equipment, you should consider Extra Risks cover.

Cash cover is automatically included with contents cover for church organisations in Australia, New Zealand and the Pacific Islands (except PNG). You should check that your contents cover amount is sufficient to include all regular contents plus the maximum amount of cash held or transited at any one time.

KEEP CASH SECURE

Cash should always be in the care and custody of a responsible person and not left unattended or unsecured. Where cash is temporarily kept at the home of a responsible person it must be kept securely and out of sight inside the dwelling.

NO COVER for criminal acts of employees or other responsible persons.

NO COVER for cash held in trust for other organisations or persons such as employees and volunteers.

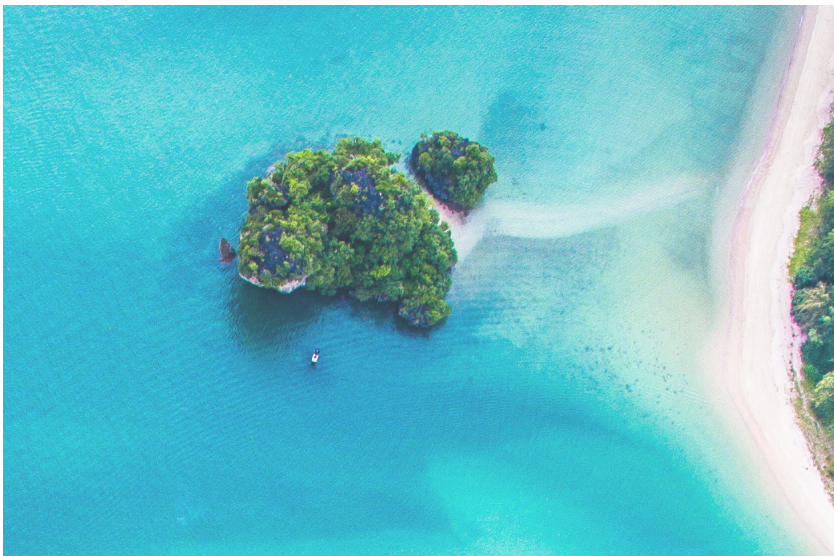
NO COVER for cash left unattended in a vehicle, locked or otherwise.

NO COVER for cash posted in the mail.

The South Pacific Division of the Seventh-day Adventist Church through Risk Management Service (RMS) agrees to protect its church entities against loss or damage from a **covered peril** to church property.

Protection must be requested and listed on a **valid Property Certificate of Cover**. Cover is subject to the conditions outlined in this document.

This is not an insurance policy.



EXTENSIONS AND ENDORSEMENTS

What additional expenses might be included?

PROFESSIONAL FEES

Architects fees, surveyors fees, and the cost of removal of debris necessarily incurred in the repair or reinstatement of damage to the property arising from any of the covered perils.

REGULATORY COMPLIANCE COSTS

Extra cost reinstatement: the cover provided extends to include additional costs of reinstatement of the destroyed or damaged property in complying with any Act or Regulation, provided no notification requiring compliance was received before the loss event.

COVERED PERILS

What perils are covered?

01 FIRE, EXPLOSION, LIGHTNING, THUNDERBOLT, VOLCANIC ERUPTION OR EARTHQUAKE

But excluding loss or damage caused by a power surge or fluctuation that is not a result of a lightning strike.

02 FLOOD, STORM, WINDSTORM AND CYCLONE

But excluding loss or damage

- a) To gates, fences, retaining walls and shade sails unless specified on the Certificate of Cover.
 - b) By the sea, tidal wave, high water, erosion or any earth movement.
-

03 ACTS OF MALICIOUS PERSONS

ie. vandalism (excluding damage by tenants or other persons lawfully on premises).

04 ENTRY OF RAINWATER

But excluding loss or damage

- a) To buildings (or their contents) under construction unless the buildings are enclosed, roofed and with all outside doors and windows permanently in place.
- b) To the *interior* and contents of the building caused by rainwater *unless* the building was *first damaged* by storm resulting in the entry of rainwater.
- c) Mould or mildew resulting from delay in mopping up or drying out the interior of the buildings and contents affected by rainwater described in sub clause (b) above.



COVERED PERILS

What perils are covered?

05 RIOT OR CIVIL COMMOTION

Acts of

- a) Strikers or locked-out workers or persons taking part in labour disturbances,
- b) Persons of malicious intent acting on behalf of or in connection with any political organisation or other association,
- c) Any lawfully constituted authority in connection with the events specifically referred to in this clause (5), where that authority directly causes loss or damage.

06 DAMAGE RESULTING FROM

- a) Bursting, leaking, discharging or overflowing of water tanks, water apparatus or water pipes.
- b) Leakage of oil from any fixed oil heating installation.

But excluding loss of oil, damage to the defective equipment from which damage has occurred, and damage to wash basins, kitchen sinks and associated furniture.

07 IMPACT DAMAGE

- a) Caused by any motor vehicle or animal.
- b) Caused by falling trees, limbs or branches but excluding loss or damage caused by the felling or lopping of trees by the church entity or its agent.
- c) Caused by television, radio aerials or masts as a result of their breakage or collapse. Breakage or collapse of aerials is excluded unless damage was caused by another covered peril.
- d) Caused by aircraft or other aerial devices or articles dropped from them.

COVERED PERILS

What perils are covered?

08 THEFT (FORCED ENTRY)

Theft as a result of actual forced and violent entry to the premises.

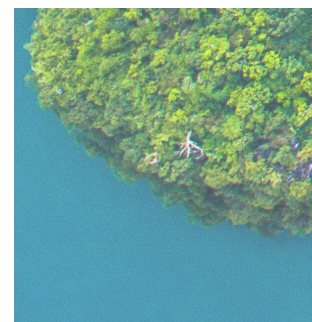
But excluding theft

- a) From the building where it is unoccupied for a continuous period of thirty (30) days or more.
- b) From a building which is not occupied by the Church Entity or which is let or sub-let by the Church Entity.
- c) Of goods or equipment outside buildings when the premises are not attended.
- d) By persons lawfully on premises.
- e) Of buildings under construction until lock-up stage.
- f) Of building materials unless secured in a locked building.

09 ELECTRICAL BURNOUT

Loss or damage to any part or parts of electrical motors or generators caused by the actual burning out of parts by the internal electrical current.

Subject to depreciation and wear and tear, calculated at the rate of five percent (5%) per annum.



EXCLUSIONS

What is not covered?

01 LOSSES LESS THAN \$500

Loss or damage resulting from one or more of the covered perils when the loss or damage resulting from a single occurrence is less than \$500.

02 CONSEQUENCE OF WAR

Any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public local authority.

03 HEAT AND/OR FERMENTATION

Loss or damage to property caused by its own spontaneous fermentation or heat or by any process involving the application of heat.

04 NUCLEAR RADIO-ACTIVITY

Loss, destruction, or damage to any property or subsequent loss directly or indirectly caused by ionising radiations or contamination by radio-activity.

05 NUCLEAR WEAPONS

Loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapon material.

06 LANDSLIDE

Loss, destruction or damage caused by landslide, subsidence of land or collapse of retaining walls, unless the loss event is caused by one or more of the covered perils.

07 MONIES, SECURITIES AND IRREPLACEABLE VALUABLES

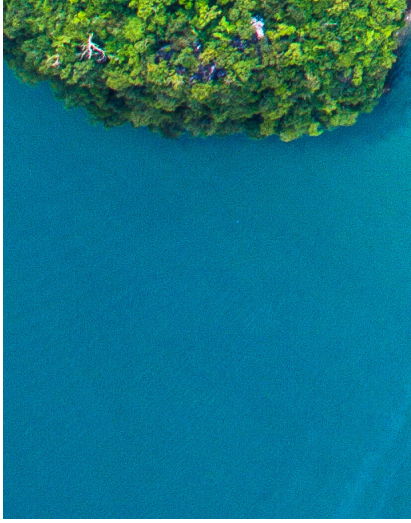
- a. Securities, stamps, documents, manuscripts, business books, patterns, models, moulds, plans, designs, explosives, curios or works of art.
 - b. Money, unless contents cover is included on the Certificate of Cover.
-

08 LEGAL LIABILITY

Legal liability of whatsoever nature.

09 LOSS, DESTRUCTION OR DAMAGE CAUSED BY OR HAPPENING THROUGH:

- a) Moths, termites or other insects, vermin, rust or oxidation, mildew, mould, contamination or pollution, wet or dry rot, corrosion, change of colour, dampness of atmosphere or other variations in temperature, evaporation;
- b) Wear and tear, fading, scratching or marring, gradual deterioration or developing flaws, normal upkeep or making good;
- c) Normal settling, seepage, shrinkage or expansion in buildings or foundations, walls, pavements, roads and other structural improvements.



CONDITIONS

What to expect in the event of a loss.

01 NO EXCESS - MINIMUM CLAIM AUD\$500

02 EXCESS CLAUSE

It is understood and agreed that if at the time of loss there be any specific, external third-party insurance on property participating in the Pacific Island Protection Fund, RMS will not contribute to the payment of any loss until the external, third-party insurance has fully reimbursed their obligation to the loss. RMS will then only reimburse for the amount of loss over and above the amount collected from the external third-party insurer.

03 AUTOMATIC REINSTATEMENT CLAUSE

The cover limit will be restored after a covered loss is paid out, subject to appropriate extra contribution being paid.

04 HOW WE SETTLE YOUR PROPERTY CLAIM

- a) At our option, we will:
 - i) pay you the reasonable cost of repairing or rebuilding any damaged part of your building to the same condition as when it was new; or
 - ii) pay you up to the amount of cover written on the Certificate of Cover.
- b) Rebuilding may be carried out on another site in the same vicinity provided that we agree in writing.
- c) Repair or rebuilding of your buildings must commence within reasonable timeframe, failing which we will not be liable for any costs beyond the repair or rebuilding costs as at the date the loss or damage occurred, unless we have agreed in writing.
- d) If we have chosen to repair or rebuild your damaged buildings and you do not wish to repair or rebuild them, we will at our option pay you the reasonable cost to repair or rebuild your damaged buildings less an amount for depreciation based on the age and condition of the buildings.
- e) In no case will we pay more than the amount of cover written in the current Certificate of Cover (less any excess which may be payable).

CONDITIONS

What to expect in the event of a loss.

05 STEWARDSHIP

The Church Entity shall at all times practice good stewardship in maintaining the property covered in such order and condition as to minimise destruction or damage by any of the Covered Perils.

06 VACANT PROPERTY

There is no cover for property vacant for more than 90 days unless agreed in writing with RMS.

07 NOTIFICATION AND LIMITATION OF TIME CLAUSE

On the happening of any loss or damage or any event likely to give rise to a loss the Church Entity shall:

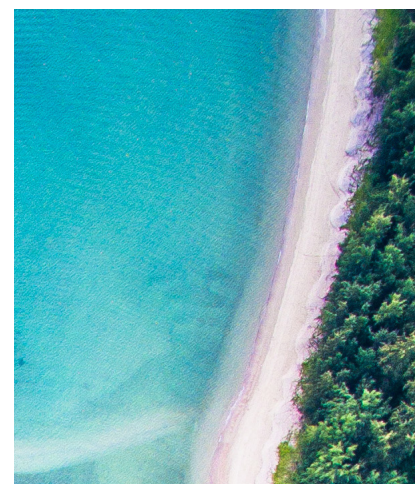
- a. Give immediate written notice to RMS with full particulars of any damage or loss. Failure to advise RMS within this period shall provide *prima facie* reason for RMS to refuse payment.
- b. Take all reasonable precautions to prevent further damage or loss.
- c. Immediately inform the police of any criminal activity.

RMS must be notified within four weeks of the happening of any event giving rise to a loss.

In no case whatsoever shall RMS be responsible for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless a claim is being processed.

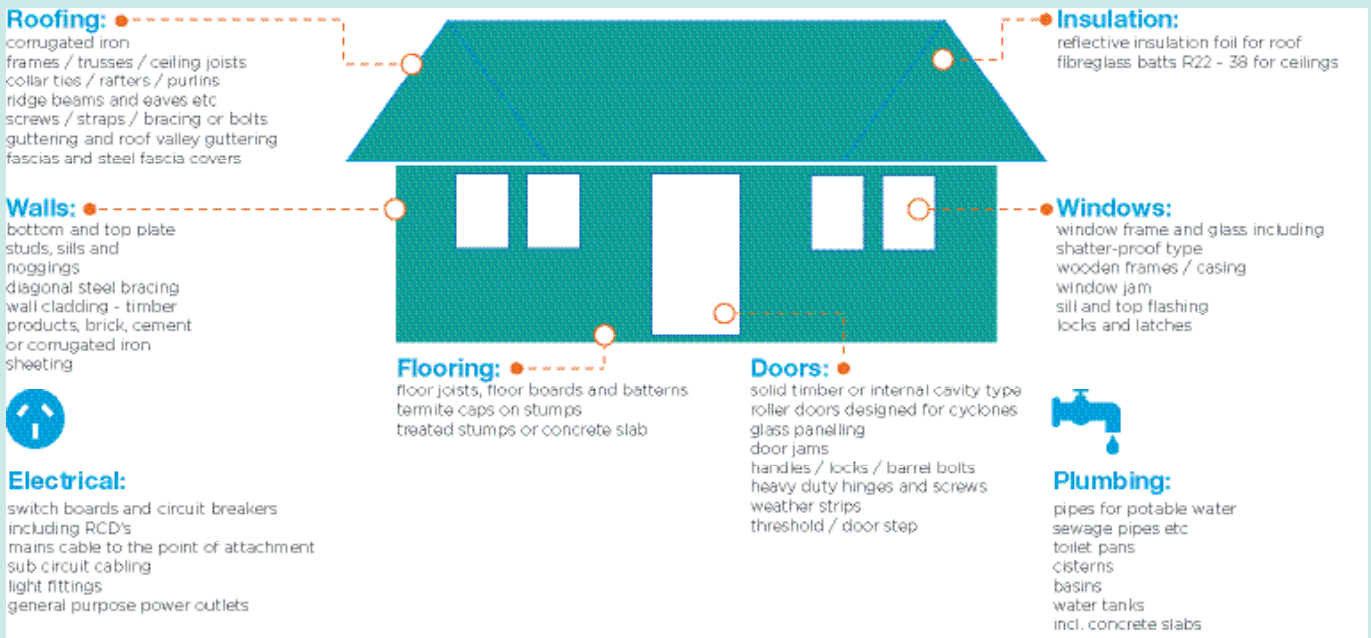
08 AUTHORISATION

No insured church organisation will, except at their own cost, voluntarily make a payment or incur any expense without our written consent.



APPROVED MATERIALS

What are considered “approved materials”?



IMPORTANT NOTES ABOUT CATEGORY C and D COVER:

1. Payout is up to the AUD amount on the certificate.
2. Cover pays ONLY for building materials to help repair or replace a damaged building.
3. **This cover is not suitable for high value buildings.**

RMS STANDARDS

What do we mean by “built to RMS Standards”?

For a property to be acceptable to ‘RMS Standards’ the building must:

- a) be in good repair;
- b) be free of termites;
- c) have cyclone ties securing the roof;
- d) have roofing iron in reasonable condition and screwed to cyclone specification;
- e) not be an open-style building; and
- f) not be constructed of bush materials.

FREQUENTLY ASKED QUESTIONS

About Pacific Island Property Protection

- **What if we have an engineered building but we don't have (or can't find) the certificate?**

Talk to the engineer who gave it to you and ask for a copy. If there is no proof that it is engineered then we are not able to consider the building as engineered.

- **Is the contents of my church covered?**

Cover must be requested, and the contents must be listed on the church's Certificate of Cover. (See Page 5.)

- **We have a church house that is getting old, but it did not get destroyed in the last cyclone, can we claim for it?**

Property getting old, also known as 'wear and tear', is not a covered peril. This means that there is no cover for old buildings unless they are damaged or destroyed by a covered peril. The Protection Fund will respond to damage caused by cyclone, as long as cyclone cover is listed on the property certificate of cover. (See pages 7, 8 and 9.)

- **We have a laptop that's getting old, can we take off the cover and put the new one on?**

Yes, call or email RMS with the details of the old laptop and the information for the new laptop. We need to know make, model, serial number and cost to replace (in your local currency).
(See Page 2 for our contact details.)

- **Can we remove or add items to our cover at any time?**

Yes, call or email RMS with the details. (See Page 2 for our contact information.)

- **Can I take out cover with RMS for my own personal property?**

Page 5 explains that Contents Cover cannot be used to cover the personal property of employees, volunteers or any other person. If necessary, you may request Extra Risks cover for equipment that a church organisation borrows or hires but it is only covered while it is actually being used by the church organisation. (See the Extra Risks Cover Factsheet available to download from our website rms.org.au.)

- **Does Cyber cover include online banking?**

Normally, the bank's insurance responds. It also depends on the circumstances of any claim, in the first instance go to your bank and find out their provisions for any fraud around online banking.

FREQUENTLY ASKED QUESTIONS

About Other Types of Cover

- **Is cash that is forgotten or accidentally lost, covered?**

Subject to the conditions in this factsheet. Please read Page 5 for further details.

- **Can our students be covered under Personal Accident cover?**

There is no cover available for students, however there is cover for students on official work experience. Personal accident cover can be arranged for work experience students. There is no cover for students generally, unless they are doing their placements. Please contact RMS for more information.

- **Is there cover for unpaid work experience students on campus?**

There is no cover available for this.

- **Are students covered by general liability cover?**

Liability insurance protects the church (not the injured individual) against claims that the church has been negligent (causing bodily injury or property damage to a third party). Being negligent might also be described as the church “failing in its duty of care” to another person. Where a court finds the church negligent the liability policy will respond to protect the church against the financial impact of damages awarded to the claimant.

- **We think there’s a claim for personal accident or general liability - what should we do?**

Contact RMS straight away. See Page 2 for our contact details.

- **Does Short Term Travel Cover include my spouse and family?**

If the church organisation has approved your spouse or family to accompany you on church business, then you can request Short Term Travel cover for them. You MUST request cover by completing an application form for each individual traveller before you leave on your trip.

- **Can I have Short Term Travel cover for furlough?**

Furlough is regarded as leisure travel, not business travel, and so short term travel cover cannot be provided.

- **Is Corporate Travel cover available for me?**

TPUM purchases cover for workers. Contact TPUM to ask if they can add you to their listing. It is not available domestically in the Pacific Islands, only for international trips. (Outside of country)

REQUEST PROPERTY COVER

A How-to Guide...

About the Property

The first part of the form asks you to tell us about the property. We need to know where it is located and with what kind of material it is constructed.

Category of Cover

Select the category of cover that best suits the building. You need to base the selection on the type of building it is, what it is made of and how much it would cost to rebuild if it was totally destroyed.

Value of Property

Please carefully read the text instructions provided in this section. And remember:

- Don't under-estimate the value of the property as this could cost the Church entity more in the event of a total loss.
- Include a value for contents if your building has furniture and equipment inside.
- Remember to tell us what currency you have based your values on.

Declaration

In this section we need you to confirm:

- who is asking for cover on behalf of the Church organisation;
- how to contact you if we have any questions; and
- that the information given to us is correct.

Final Step

Send the completed form, along with supporting photographs, plans, and engineering certificates to your Union or Mission Head Office for checking. They will then send the form to RMS so that we can put cover in place.

REQUEST PROPERTY COVER

Pacific Island Property - Request for Cover



Name of Property

Address or Physical Location + COUNTRY and/or GPS Coordinates

Tenure of Land
NATIVE | CROWN | FREEHOLD

Lease Expiry Date (if applicable)

What type/s of construction materials are used for this building?

External Walls:

Roof and Frame:

Foundation / Floor:

Which category of building cover is correct for this property?

- CATEGORY A1** ENGINEERED & METAL FRAMED BUILDING Suitable for Koolik-styled buildings engineered and constructed to cyclone standards.
- CATEGORY A2** ENGINEERED Suitable for large or high value buildings that are constructed to CYCLONE STANDARDS and CERTIFIED by an engineer.
- CATEGORY B** RMS STANDARDS Suitable for large or high value buildings that are well constructed but have NOT been cyclone certified by an engineer.
- CATEGORY C** CYCLONE LIMITED Suitable for buildings not constructed to Category A1, A2 or B standards.
- CATEGORY D** MATERIALS ONLY Suitable for small or lower value buildings that are constructed using materials from the approved materials list. (See Page 13 of the Factsheet.)

What is the value of the property - building and contents?

The value of the property should match the cost to replace that property in the event of a total loss.

It is important that property is not under-valued as this could negatively affect the outcome after a loss event.

INCLUDE PHOTOS, PLANS AND ENGINEERING CERTIFICATES WITH THIS REQUEST FORM.

| CURRENCY | | |
|-------------------------------|-----|----|
| Building Value | | \$ |
| Contents Value | | \$ |
| Shade Sails | | \$ |
| Fences and/or Retaining Walls | | \$ |
| Materials Only (Cat D) | AUD | \$ |

I/We declare the answers given to be true, correct and complete and that all material information is provided.

| | | | | |
|-----------|--|----------------|--|---|
| Name | | Position Title | | ▶ Send this form, signed and completed, to the Union or Mission Head Office. |
| Signature | | Phone Number | | |
| Email | | Date | | ▶ Email a copy to info@rms.org.au |

PART 1 - LOSS NOTIFICATION

When a loss occurs, complete this form and send immediately to:
Post ▶ Risk Management Service, Locked Bag 2014, Wahoonga NSW 2076, Australia
Email ▶ info@rms.org.au



Tell us about the loss.

When did the loss happen?

DATE

TIME

Where did the loss event take place?

SITE NAME, ADDRESS, COUNTRY, AND LOCATION OF LOSS AND/OR DAMAGE

With as much detail as possible tell us what happened, including why and how (if known).

WHAT HAPPENED?

If the loss was caused by criminal activity, were the local police notified? Yes No

What type of property has been lost or damaged?

- BUILDING**
- Total loss.**
 - Significant loss.** Will cost **more** than AUD\$5000 to repair/rebuild.
 - Minor loss.** Will cost **less** than AUD\$5000 to repair/rebuild.

CONTENTS

For contents claims please provide an **approximate** cost to repair or replace all items damaged, lost or stolen.

Please note: Once we receive this form, we may ask you to provide a more detailed inventory of items, if required.

PROVIDE COST ESTIMATES BELOW:

| | |
|--------------|--|
| CURRENCY ▶ | |
| TO REPLACE ▶ | |
| TO REPAIR ▶ | |

- Shade sails**
- Retaining walls**
- Fences**

Shade sails, retaining walls and fences must be listed on the current certificate of cover to be reinstated, subject to terms and conditions of the policy.

PROVIDE COST ESTIMATES BELOW:

| | |
|--------------|--|
| CURRENCY ▶ | |
| TO REPLACE ▶ | |
| TO REPAIR ▶ | |

Tell us about you.

In signing this document I acknowledge that all the information declared by me in this document is true and accurate. I understand that RMS may ask for proof of ownership for the items lost, damaged or stolen. I give RMS permission to collect and use my personal information as outlined in the RMS Privacy Policy†.

| | |
|--------------------|--|
| YOUR NAME | TODAY'S DATE |
| YOUR EMAIL ADDRESS | DAYTIME PHONE NUMBER (INCL. AREA CODE) |
| POSITION | SIGNATURE |

PART 2 - INVENTORY OF LOSS OR DAMAGE

Pacific Island Property - Detailed Loss Report



| | | |
|--------------|-------------------------|---------------------|
| TODAY'S DATE | LOSS NUMBER: | RMS OFFICE USE ONLY |
| YOUR NAME | NAME OF ADVENTIST SITE | |
| PHONE NUMBER | MISSION or UNION OFFICE | |
| EMAIL | CURRENCY | |

| DESCRIBE THE ITEM/S OF PROPERTY THAT WAS LOST, DAMAGED OR STOLEN. | YEAR PURCHASED | SERIAL NUMBER | MAKE OR MODEL | COST TO REPAIR | COST TO REPLACE | STOLEN, LOST OR DAMAGED? |
|---|----------------|---------------|---------------|----------------|-----------------|--------------------------|
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What to do next...

- Proof of Ownership** For items listed above, please include copies of invoices or receipts that show who or, what entity, owned the property.
- Photographs** Where possible, please include photographs of damage.
- Quotes** Please supply quotes to repair or replace property.
- Sign and Send**
 - Please sign the first page of this Loss Notification.
 - Attach all requested paperwork.
 - If church or school, please send form to Local Mission or Conference office for approval.
 - If Union-administered entity please send to Union Office for authorisation.

Local Mission or Union Mission Authorisation

ATTENTION LOCAL MISSION / UNION OFFICER:
Please check above details are correct to your knowledge. Sign below and return immediately to Risk Management Service.

| | |
|-----------|--------------|
| YOUR NAME | TODAY'S DATE |
| JOB TITLE | SIGNATURE |

Mail signed form to RMS Locked Bag 2014, Wahroonga, NSW, Australia
Email signed form to RMS info@rms.org.au